

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK  
XPNMN147

IN RE:

RALPH MERCED, JR.,

Debtor.

Chapter: 13

Case No. 24-22794 CGM

Hearing Date: December 4, 2024

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**OBJECTION TO THE CONFIRMATION OF DEBTOR'S PLAN**

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I, Tammy L. Terrell Benoza, Esq., do hereby certify as follows:

1. I am an attorney at law associated with the law firm of Fein, Such & Crane, LLP, attorneys for PennyMac Loan Services, LLC, (the "Secured Creditor" herein), and I am fully familiar with the facts and circumstances of the within matter.
2. Secured Creditor objects to the confirmation of Debtor's plan for the following reasons:
  - (a) Secured Creditor holds a mortgage on Debtor's residence which is located at 34 Halstead Avenue, Yonkers, NY 10704. As of the date of the bankruptcy filing, Debtor was in default on the terms of the Note and Mortgage. Total arrears due to Secured Creditor through the plan is \$8,934.19.
  - (b) The proposed plan does not provide for the payment of arrears to Secured Creditor. Absent a modification by the Debtor to include the correct amount of arrears, this plan cannot be confirmed.

3. For the reasons stated above, and for any others that the Court deems fit to adopt, Secured Creditor respectfully objects to the proposed plan and the confirmation thereof.

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are wilfully false, I am subject to punishment.

Dated: October 21, 2024

Fein, Such & Crane, LLP

*/s/ Tammy L. Terrell Benoza*  
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